

UNITED STATES BANKRUPTCY COURT
Northern District of Illinois

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A bankruptcy case concerning the debtor(s) listed below was originally filed under chapter 13 on 12/24/14 and was converted to a case under chapter 7 on 8/27/15.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

Creditors -- Do not file this notice in connection with any proof of claim you submit to the court.
See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Joe Peter Mazzuca
aka Joe P. Mazzuca
6650 W. Albion Avenue
Niles, IL 60714

Case Number: 14-45728 Office Code: 1	Social Security / Individual Taxpayer ID / Employer Tax ID / Other nos: XXX-XX-5699
Attorney for Debtor(s) (name and address): Mohammed O Badwan Sulaiman Law Group, LTD 900 Jorie Blvd Ste 150 Oak Brook, IL 60523 Telephone number: (630) 575-8181	Bankruptcy Trustee (name and address): Barry A Chatz Arnstein & Lehr 120 South Riverside Plaza Ste 1200 Chicago, IL 60606 Telephone number: 312-876-7100

Meeting of Creditors:

Date: **October 20, 2015**

Time: **02:00 PM**

Location: **219 South Dearborn, Office of the U.S. Trustee, 8th Floor, Room 800, Chicago, IL 60604**

All debtors are required to attend and bring a picture ID and proof of their Social Security Number to the 341 meeting.

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: 12/21/15

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office:

Eastern Division
219 S Dearborn
7th Floor
Chicago, IL 60604
Telephone number: 1-866-222-8029

For the Court:

Clerk of the Bankruptcy Court:
Jeffrey P. Allsteadt

Hours Open: Monday – Friday 8:30 AM –4:30 PM

Date: September 4, 2015

EXPLANATIONS

B9A (Official Form 9A) (12/12)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. <i>Do not include this notice with any filing you make with the court.</i>
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must file a complaint — or a motion if you assert the discharge should be denied under § 727(a)(8) or (a)(9) — in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
— Refer to Other Side for Important Deadlines and Notices —	

In re:
Joe Peter Mazzuca
Debtor

Case No. 14-45728-JSB
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0752-1

User: ckeith
Form ID: b9a

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Total Noticed: 49

Date Rcvd: Sep 04, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 06, 2015.

db +Joe Peter Mazzuca, 6650 W. Albion Avenue, Niles, IL 60714-4476
22769214 +Chase, PO Box 24696, Columbus, OH 43224-0696
22822297 +City Of Chicago Department of Revenue, c/o Arnold Scott Harris P.C., 111 W Jackson Ste 600, Chicago, IL 60604-3517
22769216 +City of Chicago, Department of Revenue, PO Box 8292, Chicago, IL 60680-8292
22769218 +City of Niles, 1000 Civic Center Drive, Niles, IL 60714-3229
23066507 +Clearvue Opportunity XXII, LLC, c/o, Pierce & Associates, P.C., Bankruptcy Department, 1 N Dearborn, Suite 1300, Chicago, IL 60602-4321
22769220 +Clearvue Opportunity XXII, LLC, 895 Dove Street, Suite 120, Newport Beach, CA 92660-2947
22769219 +Clearvue Opportunity XXII, LLC, P.O. Box 24738, West Palm Beach, FL 33416-4738
22769221 +Cook County Clerk, 69 W. Washington, Suite 500, Chicago, IL 60602-3030
23118570 +Cook County Treasurer, PO Box 805436, Chicago, IL 60680-4155
22769224 +Deutsche Bank National Trust Company, 1761 East Street Andrew Place, Santa Ana, CA 92705-4934
22769225 Equifax Information Services, LLC, 1550 Peachtree Street NW, Atlanta, GA 30309
22769226 +Experian Information Solutions, Inc., 475 Anton Boulevard, Costa Mesa, CA 92626-7037
22769227 +FCI Lender Services, Inc., 8180 East Kaiser Boulevard, Anaheim, CA 92808-2277
22769230 +Friedman and Wexler, LLC, 500 W. Madison Street, Suite 450, Chicago, IL 60661-2767
22784326 +John Gentile, 6650 Albion, Niles, IL 60714-4476
22769235 +Municipal Point Funding, 2711 Centerville Road, Ste. 400, Wilmington, DE 19808-1645
23118572 +Municipal Point Funding LP, PO Box 14839, Chicago, IL 60614-8534
22769237 +Orchard Bank, PO Box 71104, Charlotte, NC 28272-1104
22769238 +Peoples Gas, Attention: Bankruptcy Department, 130 E. Randolph 17th Floor, Chicago, IL 60601-6207
22769239 +Pierce & Associates, 1 North Dearborn, Ste 1300, Chicago, IL 60602-4373
22769240 +Plains Commerce Bank Visa, 3905 W 49th Street, Sioux Falls, SD 57106-4206
22769244 +Select Portfolio Servicing, PO Box 65250, Salt Lake City, UT 84165-0250
22769243 Select Portfolio Servicing, 3815 SW Temple, Salt Lake City, UT 84165
23357912 +Summerseat Capital LLC, c/o Michael J. Wilson & Associates, 309 West Washington, Suite 1200, Chicago, Illinois 60606-3202
23118571 +Summerseat Capital, LLC, c/o Michael J. Wilson & Associates, 309 West Washington, Suite 1200, Chicago, IL 60606-3202
22769245 +Trans Union LLC, 1561 E. Orangethorpe Avenue, Fullerton, CA 92831-5210
22769246 +Universal Financial Group, c/o Codilis & Associates, 15W030 North Frontage Road #100, Willowbrook, IL 60527-6921
22769249 +Wexler & Wexler, 500 W. Madison, #450, Chicago, IL 60661-2767

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: mbadwan@sulaimanlaw.com Sep 05 2015 00:48:37 Mohammed O Badwan,
Sulaiman Law Group, LTD, 900 Jorie Blvd Ste 150, Oak Brook, IL 60523
tr +EDI: QBACHATZ.COM Sep 05 2015 00:13:00 Barry A Chatz, Arnestin & Lehr,
120 South Riverside Plaza Ste 1200, Chicago, IL 60606-3941
22769211 +E-mail/Text: KM@ARCONCEPTSINC.COM Sep 05 2015 00:53:01 A/R Concepts,
2320 Dean Street, Suite 202, Saint Charles, IL 60175-1068
22769210 +E-mail/Text: KM@ARCONCEPTSINC.COM Sep 05 2015 00:53:01 A/r Concepts, 33 W Higgins Roadd,
South Barringt, IL 60010-9103
22769212 +EDI: AIS.COM Sep 05 2015 00:14:00 Capital One, N.A. *, c/o American Infosource,
P.O Box 54529, Oklahoma City, OK 73154-1529
22769213 +EDI: CAPITALONE.COM Sep 05 2015 00:13:00 Capital One, N.A.*, 1680 Capital One Drive,
Mc Lean, VA 22102-3407
22769215 +EDI: CHASE.COM Sep 05 2015 00:13:00 Chase *, ATTN: Bankruptcy Department,
P.O. Box 15298, Wilmington, DE 19850-5298
22769222 +E-mail/Text: rod.support@cookcountyil.gov Sep 05 2015 00:52:02 Cook County Clerk,
118 N. Clark Street, Chicago, IL 60602-1394
22769223 +E-mail/Text: lbankruptcy@cookcountytreasurer.com Sep 05 2015 00:50:51
Cook County Treasurer's Office, 118 North Clark Street, Room 112, Chicago, IL 60602-1590
22769229 +EDI: AMINFOFP.COM Sep 05 2015 00:13:00 First Premier Bank, 601 S Minnesota Ave,
Sioux Falls, SD 57104-4868
22769228 +EDI: AMINFOFP.COM Sep 05 2015 00:13:00 First Premier Bank, 601 South Minnesota Avenue,
Sioux Falls, SD 57104-4868
22769231 +EDI: CHASE.COM Sep 05 2015 00:13:00 JPMorgan Chase*, 270 Park Avenue,
New York, NY 10017-2014
22769232 +EDI: TSYS2.COM Sep 05 2015 00:13:00 Macy's, Po Box 183083, Columbus, OH 43218-3083
22769234 EDI: TSYS2.COM Sep 05 2015 00:13:00 Macy's Inc., 911 Duke Boulevard, Mason, OH 45040
22769233 +EDI: TSYS2.COM Sep 05 2015 00:13:00 Macy's Inc., 9111 Duke Boulevard,
Mason, OH 45040-8999
22769236 +EDI: HFC.COM Sep 05 2015 00:13:00 Orchard Bank, Po Box 17051, Baltimore, MD 21297-1051
22769241 EDI: PRA.COM Sep 05 2015 00:13:00 Portfolio Recovery, Attn: Bankruptcy, Po Box 41067,
Norfolk, VA 23541
22769242 +EDI: Q3G.COM Sep 05 2015 00:13:00 Quantum3 Group LLC agent for,
Galaxy Asset Purchasing LLC, PO Box 788, Kirkland, WA 98083-0788
22769247 +EDI: USBANKARS.COM Sep 05 2015 00:13:00 US Bank Home Mortgage, 800 Nicollet Mall,
Minneapolis, MN 55402-2511

District/off: 0752-1

User: ckeith
Form ID: b9a

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Total Noticed: 49

Date Rcvd: Sep 04, 2015

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

22769248 +EDI: USBANKARS.COM Sep 05 2015 00:13:00 Us Bank Home Mortgage, Bankruptcy/Recovery Dept,
Po Box 5229, Cincinnati, OH 45201-5229
TOTAL: 20

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
22769217 City of Chicago, c/o Markoff & Krasny, 29 N. Wacker Drive, # 550
22784325* +Quantum3 Group LLC agent for, Galaxy Asset Purchasing LLC, PO Box 788,
Kirkland, WA 98083-0788
TOTALS: 1, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 06, 2015

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 4, 2015 at the address(es) listed below:

Barry A Chatz bachatz@arnstein.com,
bchatz@ecf.epiqsystems.com;jbmedziak@arnstein.com;blsutton@arnstein.com;irsiabc@aol.com
Dana N O'Brien on behalf of Creditor Clearvue Opportunity XXII, LLC dobrien@atty-pierce.com,
northerndistrict@atty-pierce.com
Mohammed O Badwan on behalf of Debtor Joe Peter Mazzuca mbadwan@sulaimanlaw.com,
mbadwan@sulaimanlaw.com;courtinfo@sulaimanlaw.com;bkycourtinfo@gmail.com;ECFNotice@sulaimanlaw.co
m;SulaimanLaw@BestClientInc.com;sulaiman.igotnotices@gmail.com;bkecf_sulaiman@bkexpress.info
Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov
Yanick Polycarpe on behalf of Creditor Clearvue Opportunity XXII, LLC
ypolycarpe@atty-pierce.com, northerndistrict@atty-pierce.com
TOTAL: 5